

GENERAL INFORMATION/PROGRAMS/CLASSES AND WORKSHOPS

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The information provided in this publication is for your convenience and reference as a general guide only and cannot be relied upon as an authoritative source for the law, practices, or policies of CalPERS. While CalPERS tries to include only accurate, timely and complete information in its publications, summaries, guidelines and other advisory printed materials, sometimes information provided in printed materials may be or become inaccurate, untimely, incomplete, unclear or misleading. In all instances, the law then in effect, not this publication, controls the application of the Public Employees' Retirement Law. It is the reader's responsibility to independently verify the accuracy of the information contained in this publication before engaging in a course of action.

COLLECTIVE BARGAINING UNITS — STATE CIVIL SERVICE

Unit	Classification	Name	Telephone	Web Address
1	Administrative, Financial and Staff Services	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
2	Attorneys and Hearing Officers	California Attorneys, Administrative Law Judges and Hearing Officers in State Employment (CASE)	(800) 699-6533	www.calattorneys.org
3	Education and Library	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
4	Office and Allied	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
5	Highway Patrol	California Association of Highway Patrolmen (CAHP)	(916) 452-6751	www.thecahp.org
6	Corrections	California Correctional Peace Officers Association (CCPOA)	(800) 821-6443	www.ccpoa.org
7	Protective Services and Public Safety	California Union of Safety Employees (CAUSE)	(800) 522-2873	www.cause7.com
8	Firefighter	California Department of Forestry Firefighters Association (CDF Firefighters)	(916) 609-8700	www.cdf firefighters.org
9	Professional Engineers	Professional Engineers in California Government (PECG)	(800) 338-1480	www.pecg.org
10	Professional Scientific	California Association of Professional Scientists (CAPS)	(916) 441-2629	www.capsscientists.org
11	Engineering and Scientific Technicians	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
12	Craft and Maintenance	International Union of Operating Engineers (IUOE)	(800) 989-9109	www.iuostateunit12.org
13	Stationary Engineer	International Union of Operating Engineers (IUOE)	(415) 861-1135	www.local39.org
14	Printing Trades	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
15	Allied Services	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
16	Physicians, Dentists and Podiatrists	Union of American Physicians and Dentists (UAPD)	(800) 622-0909	www.uapd.com
17	Registered Nurse	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
18	Psychiatric Technician	California Association of Psychiatric Technicians (CAPT)	(800) 677-2278	www.psych-health.com
19	Health and Social Services/Professional	American Federation of State, County and Municipal Employees (AFSCME)	(510) 663-3939	www.afscme.org
20	Medical and Social Services	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org
21	Educational Consultant and Library	Service Employees International Union (SEIU)	(866) 608-3981	www.seiu1000.org

COLLECTIVE BARGAINING UNITS — CSU

Unit	Name	Telephone	Web Address
1	California Federation of the Union of American Physicians and Dentists (UAPD)	(310) 398-4038	www.uapd.com
2	California State Employees Association (CSEA)	(916) 319-4800	www.csueu.org
3	California Faculty Association (CFA)	(707) 445-2156	www.calfac.org
4	Academic Professionals of California (APC)	(510) 482-1155	www.apc1002.org
5	California State Employees Association (CSEA)	(916) 319-4800	www.csueu.org
6	State Employees' Trades Council (SETC)	(714) 278-2437	www.setc-united.org
7	California State Employees Association (CSEA)	(916) 319-4800	www.csueu.org
8	Statewide University Police Association (SUPA)	(866) 373-5900	www.supa.org
9	California State Employees Association (CSEA)	(916) 319-4800	www.csueu.org
10	International Union of Operating Engineers (IUOE), Local 39	(415) 861-1135	www.local39.org
11	United Auto Workers, Local 4123	(916) 498-8452	www.uaw4123.org
12	Service Employees International Union, Local 790	(415) 575-1740 x128	www.seiu.org
13	California State Employees Association (CSEA)	(916) 319-4800	www.csueu.org

CALPERS AUTOMATED COMMUNICATIONS EXCHANGE SYSTEM (ACES)

The **Automated Communications Exchange System — ACES** is a secure Internet application for employers to submit transactions for Active Employees(not Retirees), and access participant information. CSU and State Employers use ACES primarily to submit employee health transactions and demographic information for non-PERS employees. ACES can be accessed from a ordinary personal computer with an Internet browser.

NOTE: CSU and State Employers (with the exception of Non-Central agencies) cannot enroll employees into CalPERS membership through ACES; this must be done through the State Controller's Office Personnel Information Management System (PIMS).

ACES consists of the following components:

- **Internet Forms** - Employers can enter employee health enrollments and changes (HBD-12, HBD-21, or HBD-85) and non-PERS demographic data directly into online forms and submit them to CalPERS via the Internet. This functionality allows employers to submit individual transactions to be processed by CalPERS.
- **Health/Membership File Transfer -** (An alternative to Internet Forms)
Employers can transmit health and non-PERS demographic data files from their internal human resources systems to CalPERS for processing. This functionality allows employers to leverage their existing systems to exchange information with CalPERS.
- **Participant Inquiry** - Employers and health benefit carriers can view participant information extracted nightly from the CalPERS database (COMET) via the Internet. This functionality allows employers and carriers to verify enrollments and track changes.
- **User Account Maintenance** - Employers and health benefit carriers appoint an Account Administrator to establish and manage ACES user accounts. Account Administrators add new ACES users, modify user access and account information, unlock and reset passwords, and disable accounts. In addition, Account Administrators ensure security guidelines are followed and security documents (AESD-43 and AESD-42) are maintained in a secure worksite location.
- **Annual Member Statement (AMS) Employer Report** - Employers can view their employees' Annual Member Statement information which includes: address on the AMS, account balances, and service credit totals for the fiscal year.
- **Service Credit Purchase Status - (SCPS)**
Employers can view the current status of service credit purchase requests and elections submitted by participants.
- **Status** - Reports are generated providing transaction status (which transactions updated to the CalPERS database and detailed transaction information) the same day transactions are submitted for processing. Users must view their reports for important transaction information. Additionally, ACES logs activity to include the date, time, user, agency, and transmitted data content.
- **Annual Employer Statement - (AES)**
The AES is a synopsis of an agency's CalPERS retirement contract. The statement lists data unique to each agency such as the employer code, coverage groups, employee rates, optional benefits, and employer rates.

To find out more about ACES, please visit the ACES Web site at: www.calpers.ca.gov or call the Employer Contact Center at **(888) CalPERS** or **(888) 225-7377**.

You can enroll online for "ACES Internet Forms", and "Payroll File Transfer" training through the CalPERS Education Center at www.calpers.ca.gov - just choose "Select a Class" to find a date and time near you. The CalPERS Education Center is a personalized, centralized, and secure online service that allows you to enroll in training classes that cover membership, retirement, health, and financial planning subjects.

CALPERS MEMBERSHIP ENROLLMENTS AND CHANGES

For State Civil Service and CSU employees, these must be processed via SCO/PIMS, not through ACES.

- If processed via ACES, CalPERS membership enrollments will be given the status of “Agency Error” and not updated to the CalPERS database. Health benefit information submitted with the CalPERS membership enrollment will also not be successfully updated to the CalPERS database and must be re-keyed.
- For appointments that have been keyed into PIMS but are not updating to the CalPERS database and preventing your agency from processing a health enrollment or change, please contact the CalPERS Employer Contact Center at **888 CalPERS** (or **888-225-7377**).

HEALTH ENROLLMENTS

- For Health Enrollments of employees keyed into PIMS who qualify for membership into CalPERS, select the “New Health Enrollment” option in the Health folder. The appointment may take 2–3 days to update in ACES.
- For Health Enrollments of employees who do not qualify for membership into CalPERS (i.e., Permanent Intermittent), select the “New Enrollment” folder and follow these steps:
 - Populate the demographics and address information.
 - Choose Retirement System of “Other Retirement.”
 - You must include the most recent external position number (if applicable).
 - Skip the “PERS Retirement Enrollment” section and click the “Health” button to proceed with the health enrollment transaction.

CoBEN AND FLEX INFORMATION

- The health portion of CoBEN transactions can be processed via ACES. You will need to note on the Dental Plan Enrollment Authorization (Std. 692) “Health Processed on ACES” prior to sending to SCO.

- For Flex packages, once confirmation that the health transaction has updated, indicate in the remarks sections of the FlexElect or FlexCash form: the type of transaction, the spouse’s SSN (if applicable), and the date the transaction was keyed. Submit the remainder of the package, including dental forms, if applicable, to SCO.

ADDITIONAL INFORMATION

- Even if all transactions “Successfully Apply,” all users should view their Detail Report to review their informational messages and details of their transactions. Reports remain in ACES for 90 days.
- It is not until the following day that you can:
 - view “Successfully Applied” transactions in Participant Inquiry
 - correct Agency Errors
 - view folders/icons for any new users or users who were granted access to new applications
- Once transactions have “Successfully Applied”, users will need to call the ERCC to correct:
 - Social Security Numbers
 - Effective Dates
 - Event Dates
 - HBO Received Dates
 - Health plans
 - Dependents who were inadvertently omitted from the original health enrollment
- ACES resources are:
 - ACES User Guide (also available online)
 - ACES Online Help
 - ERCC **888 CalPERS** (or **888-225-7377**)
 - ACES Web site (security agreements, updated notifications, updated sections of the ACES User Guide, training dates and invitation)

SUPPLEMENTAL CONTRIBUTIONS PROGRAM

The Supplemental Contributions Program (SCP) is administered by the CalPERS Investment Office — Supplemental Income Plans Division (SIPD).

BASIC INFORMATION

- A defined contributions plan, Internal Revenue Code qualified 401(a) plan.
- The program “supplements” your retirement security. Participation in the SCP does not increase your base retirement benefit.
- Available only to State, LRS and JRS I/II employed members.
- Approximately 850 participants with assets of \$21 million.

FEATURES

- Contributions are after-tax and can be made by check or payroll deductions.
- Contributions are invested in the SCP Fund. The fund consists of 52% U.S. equities, 28% U.S. Bonds and 20% International equities managed by CalPERS Investment Office staff. In the fall of 2007, additional funds will be offered.
- Earnings are tax deferred.
- Under the Internal Revenue Code (IRC) 415(c), contributions are limited to an annual maximum of \$44,000 less contributions to a 401(k) plan.
- Members may contribute to the Supplemental Contributions Program and the 401(k) and 457 plans as long as the IRC 415(c) limit is maintained.

PROGRAM FEES

- Administrative and investment management fees are automatically deducted from the earnings. For the SCP Fund, it is 0.55% annually times the account balance.

DISTRIBUTIONS

- There are no hardship provisions.
- The IRC penalties apply for distributions made prior to age 59 ½.
- Contributions may only be distributed after the participant has retired or permanently terminated from employment.
- Full or partial account distributions are allowed.
- At age 70 ½ full account distribution is required.
- Earnings only may be rolled into an IRA or qualified plan.
- Funds may be transferred to CalPERS towards the purchase of eligible service credit.

For more information you may contact:

CalPERS Investment Office
Supplemental Income Plans Division
P.O. Box 942713
Sacramento, CA 94229-2713
877-564-2022

LONG-TERM CARE

CalPERS has been offering a self-funded long-term care program since January 1995. All California public employees and retirees, their siblings (age 18 & older), spouses, parents and parents-in-law are eligible to apply for coverage under the CalPERS Long-Term Care Program.

There are three basic plans: (a) CalPERS Comprehensive; (b) CalPERS Nursing Home/Assisted Living Facility Only (NH/ALF); and (c) CalPERS Partnership. CalPERS offers a choice in coverage periods: 3-years, 6-years or Lifetime for the Comprehensive and Facilities Only plans or 1-year and 2-years for the Partnership plan.

Inflation Protection is an optional feature that can be either: (1) built-in 5% compounded annually; or (2) a periodic increase that is offered every 36 months at additional premium. Under the Partnership plan, built-in 5% compounded annually inflation protection is mandatory.

One of the special features of the Program is a Care Adviser who is available to assist the member with developing a "Plan of Care" which best meets their long-term care services needs.

All of CalPERS plans are tax-qualified meaning that benefits received are non-taxable and premiums may be partially deducted if one itemizes their income taxes and meets certain requirements.

All of CalPERS plans are portable, meaning that if a member changes jobs or moves out of state, all coverage remains in force as long as the plan premium is paid when due.

Premiums are based on the enrollee's age on the day his/her application is received. Since these plans are self-funded, not-for-profit, premiums are generally less than comparable commercially offered plans.

Premium payments for active employees and spouses can be by payroll deduction. Retirees and their spouses can have premiums deducted from their pension warrants. The premium payment for siblings, parents, and parents-in-law will be by direct billing or electronic funds transfer (EFT).

Premiums are waived once a member starts receiving benefits from the Program. For **Customer Service** or **Claims Eligibility** questions, please call **(800) 982-1775**.

Application periods for the CalPERS Long-Term Care Program vary from year to year depending on CalPERS Board of Administration approval. Employees can call **(800) 908-9119** to request an application kit.

For employer information and educational materials regarding the CalPERS Long-Term Care Program, employers should call **(800) 908-9119**.

CALPERS MEMBER HOME LOAN PROGRAM

The CalPERS Member Home Loan Program was established in 1981. For 25 years now, the program has helped members secure real estate loans to purchase or refinance their primary residence. Since the inception of the program, over 125,000 loans have been originated, exceeding \$20 billion in volume.

Financing is available nationwide and provides members with competitive financing, a variety of loan choices, low down payment options, closing cost assistance and controlled closing fees. All active, inactive, and retired members of CalPERS, the Legislators' Retirement System, the Judges' Retirement System and Judges' Retirement System II are eligible to participate in the program.

A unique aspect of the member home loan program is the free interest rate "float-down" feature. At the time of loan application, members may choose to lock in an interest rate for 60 days to receive protection against market fluctuations. Members receive the benefit of a lower interest rate if the rate is lower at time of loan approval or on the date the loan documents are drawn.

To find out more about the loan choices, 100% financing, special loan programs and interest rates, visit the CalPERS Web site at **www.calpers.ca.gov** or call **(800) 874-7377**.

CALPERS HEALTH BENEFITS

The CalPERS Health Benefits Program is governed by the Public Employees' Medical and Hospital Care Act (PEMHCA), of the California Public Employees' Retirement Law. The program was established in 1962 to purchase health care for employees of the State of California, including the California State University System (CSU). In 1976 legislation was passed to allow other public employers, such as cities, counties, and school districts, to join the program. CalPERS currently provides health benefits to over 1.2 million covered lives.

State, CSU and contracting Public Agencies must offer all eligible active and retired employees an opportunity to enroll in a CalPERS health plan of their choice. All employers are required by statute to contribute towards the cost of the health plan premium. Premiums and health plan benefits are approved by the CalPERS Board of Administration annually.

The CalPERS Health Benefits Program offers a choice of health plans to provide Basic coverage to active employees and Supplement to Medicare and Managed Medicare coverage for retired members. Eligible enrollees can choose between a variety of Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and employee association plans.

HMOs

CalPERS offers several HMOs, each serving specific geographic areas. Except for out-of-area emergencies, HMO members receive all their care from HMO doctors with a small co-payment for most services and supplies.

PPOs

CalPERS offers two self-funded PPO plans — PERSCare and PERS Choice. These plans offer a PPO network through Blue Cross of California, with nationwide affiliations. Plans offer out-of-area and worldwide coverage.

ASSOCIATION PLANS

CalPERS offers employee association health plans. An enrollee must belong to the specific employee association and pay applicable dues to enroll in one of these plans.

For further information on the CalPERS Health Benefits Program, you may contact the CalPERS Customer Contact Center at **888 CalPERS** (or 888-225-7377)

CLASSES AND WORKSHOPS

STATE AGENCY EMPLOYER WORKSHOPS

The Communication Services Unit of the Employer Services Division conducts employer workshops throughout the state for State Agencies. The employer workshop on Membership and Payroll is designed to help transaction staff understand membership eligibility, account codes (in detail) and other issues relating to the employer's role in the retirement process. This *CalPERS State Handbook* is heavily utilized during the workshop. For workshop registration, schedules, and further information, visit the CalPERS Web site, www.calpers.ca.gov, or contact the Employer Contact Center at **888 CalPERS** (or **888-225-7377**).

DISABILITY RETIREMENT WORKSHOPS

The Benefit Services Division, Disability Section conducts Disability Retirement workshops. The three-hour workshop is an interactive process intended to benefit the human resources personnel, return-to-work coordinators, health & safety officers, risk managers, and other interested employer and employee representatives. These workshops provide information on all aspects of disability and industrial disability retirement, local safety, reinstatement and employment after retirement issues and include question and answer opportunities. For workshop registration and further information, please contact the CalPERS Employer Contact Center at **888 CalPERS** or **(888-225-7377)**.

RETIREMENT CLASSES FOR MEMBERS

CalPERS Regional Office staff conduct Retirement Planning Classes throughout California to help members prepare for retirement.

We offer five classes based on a member's career life cycle. All five classes are available as in-person classes or online classes.

New CalPERS Member:

This class is for members who are new to the CalPERS system. Members receive an overview of CalPERS programs and benefits.

Continuing CalPERS Member:

This class is for members who are not yet ready to retire but want more information about CalPERS benefits and programs.

Planning Your Retirement:

This class is for members nearing retirement and is designed to help members plan and prepare for retirement.

Completing Your Retirement Application:

This class is for members ready to retire. It provides detailed information on the step-by-step process of filling out the retirement application.

Retired CalPERS Member:

This class is for members that have already retired. The class provides retirees with information about CalPERS programs and provides a refresher on retirement benefits.

EMPLOYER SPONSORED RETIREMENT CLASSES FOR MEMBERS

Regional Office staff conduct Employer Sponsored Retirement Classes at the employer's facility. The class provides customized explanations of the benefits that your employees receive.

To request an Employer Sponsored Class, call CalPERS at **888 CalPERS** (or **888-225-7377**).

FINANCIAL PLANNING CLASSES FOR MEMBERS

Regional Office staff conduct three types of Financial Planning Classes for members and their spouses. These half-day classes are provided to help CalPERS members plan their financial future. There is no cost to attend. The three types of classes are:

- **Retirement Choices:**
suggested for members who are more than 10 years away from retirement.
- **Retirement Readiness:**
suggested for members who are 10 or less years away from retirement.
- **Retiree Security:**
for members who are already retired.

All three classes provide information about CalPERS benefits. Certified financial advisors show members how to use financial planning tools and strategies to manage their finances.

EMPLOYER SPONSORED FINANCIAL PLANNING CLASSES FOR MEMBERS

Regional Office staff conduct Employer Sponsored Financial Planning Classes at the employer's facility. The class provides customized explanations of the employee benefits offered by the employer. An audience of 40 employees is suggested.

To request an Employer Sponsored Class, call CalPERS at **888 CalPERS** (or **888-225-7377**).

Schedule of Classes

Class schedules are established twice a year, in April and October. Financial Planning Class schedules are published in the PERSpective newsletter mailed to the home addresses of all members. Active member class schedules are regularly provided to the Human Resources Divisions of all CalPERS employers.

The schedules are also available from the CalPERS Education Center at **www.calpers.ca.gov**.

How to Enroll

Enrollment is on a first-come, first-served basis and is free to all members and their spouses. To enroll in any of our classes, call CalPERS at **888 CalPERS** (or **888-225-7377**). You can also enroll online through the CalPERS Education Center at **www.calpers.ca.gov** – simply choose Select a Class to find a date and time near you.

CALPERS EDUCATION CENTER

The CalPERS Education Center is a personalized, centralized, and secure online service that allows you to enroll in employer training classes, employer sponsored classes, and member retirement planning classes. You can enroll online through the CalPERS Education Center at **www.calpers.ca.gov**. You can also call the CalPERS Customer Contact Center at **888 CalPERS** (or **888-225-7377**).